

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last Revised September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **2:17-bk-22849**

Judge _____

Spicer, Karl G. & Spicer, Yolanda G.

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **October 16, 2019**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **MCC**

Initial Debtor: **KGS**

Initial Co-Debtor: **YGS**

Part 1: Payment and Length of Plan

- a. The debtors have paid **\$27,382.00** to date and then the, debtor shall pay \$ **1,088.00** per **month** to the Chapter 13 Trustee, starting on **11/01/2019** for approximately **32** months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☐ Loan modification with respect to mortgage encumbering property
 Description:
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection [X] NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Gillman, Bruton & Capone, LLC	Administrative Expense	1,750.00
Internal Revenue Service	Taxes	2,805.68
State of NJ- Division of Taxation	Taxes	2,633.55

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: [] NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
First Community Bank	2837 Kathleen Ter, Union, NJ 07083-4114	8,991.72**i ncludes post-petiti on cures as per Consent orders filed with the Court	0.00%	8,991.72	1,586.07

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

c. Secured claims excluded from 11 U.S.C. 506: [X] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled	Total	Superior	Value of	Annual	Total Amount to be
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Certificate of Notice Page 4 of 10

		Debt	Collateral Value	Liens	Creditor Interest in Collateral	Interest Rate	Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender [] NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Ocwen Loan Servicing, LLC	22 Julia Ave, Hamilton, NJ 08610-6528	158,000.00	0.00

f. Secured Claims Unaffected by the Plan [] NONE

The following secured claims are unaffected by the Plan:

Loancare Inc
Public Service Fcu

g. Secured Claims to Be Paid in Full Through the Plan [X] NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

Part 5: Unsecured Claims [] NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*

☒ Not less than **100** percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Fed Loan Servicing	student loan	Deferred, Placed into forbearance or paid outside plan at 100% pursuant to contract	34,013.00
Fed Loan Servicing	student loan	Deferred, Placed into forbearance or paid outside plan at 100% pursuant to contract	32,685.00
Fed Loan Servicing	student loan	Deferred, Placed into forbearance or paid outside plan at 100% pursuant to contract	13,378.00
Fed Loan Servicing	student loan	Deferred, Placed into forbearance or paid outside	9,810.00

		plan at 100% pursuant to contract	
Navient	student loan	Deferred, Placed into forbearance or paid outside plan at 100% pursuant to contract	45,573.00

Part 6: Executory Contracts and Unexpired Leases [] NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Volvo Car Financial Sv	0.00	Installment account opened 6/1/2015 Credit Limit: \$0.00, Remainder	Regular payments outside the Plan as per the original lease agreement.	0.00

Part 7: Motions [] NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Certificate of Notice Page 6 of 10

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions**a. Vesting of Property of the Estate**

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 3/09/2018

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.
To add post-petition mortgage arrears to plan as per Order resolving stay motion filed by Specialized Loan Servicing/First Community Bank.	

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: **October 16, 2019**

/s/ Karl G. Spicer

Debtor

Date: **October 16, 2019**

/s/ Yolanda G. Spicer

Joint Debtor

Date: **October 16, 2019**

/s/ Marc C. Capone

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Karl G. Spicer
 Yolanda G. Spicer
 Debtors

Case No. 17-22849-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 51

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db/jdb Karl G. Spicer, Yolanda G. Spicer, 2837 Kathleen Ter, Union, NJ 07083-4114
 aty +Laura A. Rabb, 284 Amboy Avenue, Woodbridge, NJ 07095-2804
 cr +Freddie MAC, C/O Robertson, Anschutz & Schneid P.L., 6409 Congress Ave, Suite 100,
 Boca Raton, FL 33487-2853
 cr +LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard,
 Suite 1400, Philadelphia, PA 19103-1814
 517103692 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516897929 Cardworks/CW Nexus- Merrick Bank, Attn: Bankruptcy, PO Box 9201,
 Old Bethpage, NY 11804-9001
 516897930 Chase Card- Slate, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 516897931 Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S,
 Louis, MO 63129
 516897935 Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 517959711 +Federal Home Loan Mortgage Corp, Shellpoint Mortgage Servicing, P.O. Box 10826,
 Greenville, SC 29603-0826
 517959712 +Federal Home Loan Mortgage Corp, Shellpoint Mortgage Servicing, P.O. Box 10826,
 Greenville, SC 29603-0675, Federal Home Loan Mortgage Corp,
 Shellpoint Mortgage Servicing 29603-0826
 517162289 +First Community Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516897936 Hudson County Employees FCU, PO Box 7, Brick, NJ 08723-0007
 517175717 +Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way,
 Virginia Beach, VA 23452-4262
 516897939 LoanCare Inc, PO Box 8068, Virginia Beach, VA 23450-8068
 516897944 Public Service Fcu, 619 Union Ave, Middlesex, NJ 08846-1963
 516897947 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of NJ- Division of Taxation, PO Box 286,
 Trenton, NJ 08695-0286)
 516897945 Specialized Loan Servicing/Sls, Attn: Bankruptcy, PO Box 636005,
 Littleton, CO 80163-6005
 516897946 +State of NJ- Div of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516897951 The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
 516897952 Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507
 516954643 navient Solutions, LLC on behalf of, United Student Aid Funds, Inc.,
 Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2019 01:19:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 26 2019 01:19:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/PDF: gecsed@recoverycorp.com Oct 26 2019 01:33:59
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 516897928 E-mail/Text: cms-bk@cms-collect.com Oct 26 2019 01:18:49 Capital Management Services,
 698 1/2 S Ogden St, Buffalo, NY 14206-2317
 516897932 E-mail/PDF: creditonebknofifications@resurgent.com Oct 26 2019 01:34:59 Credit One Bank NA,
 PO Box 98873, Las Vegas, NV 89193-8873
 516909382 E-mail/Text: mrdiscen@discover.com Oct 26 2019 01:18:13 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 516897933 E-mail/Text: mrdiscen@discover.com Oct 26 2019 01:18:13 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 516897934 E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Oct 26 2019 01:15:21
 Eos Cca- Verizon Wireless, 700 Longwater Dr, Norwell, MA 02061-1624
 516897937 E-mail/Text: cio.bncmail@irs.gov Oct 26 2019 01:18:37 Internal Revenue Service,
 PO Box 804527, Cincinnati, OH 45280-4527
 516897938 E-mail/Text: bncnotices@becket-lee.com Oct 26 2019 01:18:23 Kohls/Capital One,
 Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
 517448865 +E-mail/PDF: resurgentbknofifications@resurgent.com Oct 26 2019 01:33:37 LVNV Funding, LLC,
 c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587,
 LVNV Funding, LLC, c/o Resurgent Capital Services 29603-0587
 517448864 E-mail/PDF: resurgentbknofifications@resurgent.com Oct 26 2019 01:34:17 LVNV Funding, LLC,
 c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
 517085681 E-mail/PDF: resurgentbknofifications@resurgent.com Oct 26 2019 01:33:37
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517085201 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 26 2019 01:34:49 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 517132394 +E-mail/Text: bankruptcydpt@mcmeq.com Oct 26 2019 01:19:09 MIDLAND FUNDING LLC,
 PO BOX 2011, WARREN, MI 48090-2011
 516897940 E-mail/PDF: pa_dc_claims@navient.com Oct 26 2019 01:34:10 Navient, Attn: Bankruptcy,
 PO Box 9500, Wilkes Barre, PA 18773-9500

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 51

Date Rcvd: Oct 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517163559 +Fax: 407-737-5634 Oct 26 2019 02:02:29 Ocwen Loan Servicing, LLC,
Ocwen Loan Servicing, LLC, ATTN: Cashiering Department, 1661 Worthington Rd., Suite 100,
West Palm Beach, FL 33409-6493
516897941 Fax: 407-737-5634 Oct 26 2019 02:02:29 Ocwen Loan Servicing, LLC,
Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
516897942 E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 01:33:23 Old Navy Visa/Synchrony Bank,
PO Box 960017, Orlando, FL 32896-0017
517127346 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 26 2019 01:33:31
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
Norfolk VA 23541
516897943 E-mail/Text: bankruptcy@prosper.com Oct 26 2019 01:19:47 Prosper Marketplace Inc,
PO Box 396081, San Francisco, CA 94139-6081
517175517 +E-mail/Text: bncmail@w-legal.com Oct 26 2019 01:19:24 Prosper Marketplace Inc.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517070288 E-mail/Text: bnc-quantum@quantum3group.com Oct 26 2019 01:19:02
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516900080 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 01:33:23 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516897948 E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 01:33:59 Synchrony Bank, PO Box 960061,
Orlando, FL 32896-0061
516897949 E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 01:33:23 Synchrony Bank/Old Navy,
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516897950 E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 01:33:24 Synchrony Bank/Pc Richard,
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
517559123 E-mail/Text: GUARBE-courtdocs@ascendiumeducation.org Oct 26 2019 01:15:32
United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
516979500 +E-mail/Text: BKRMailOps@weltman.com Oct 26 2019 01:19:21
Volvo Car Financial Services US, LLC, c/o Weltman, Weinberg & Reis Co LPA,
323 W. Lakeside Ave Suite 200, Cleveland, OH 44113-1009

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517280662 Public Service Hudson County EFCU
518515521* +First Community Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
517108375* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)
516897927 ##Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 24, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor LakeView Loan Servicing, LLC NJECFMAIL@mw-law.com,
nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon on behalf of Creditor First Community Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 51

Date Rcvd: Oct 25, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Laura M. Egerman on behalf of Creditor Freddie MAC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Marc C Capone on behalf of Joint Debtor Yolanda G. Spicer 5325@notices.nextchapterbk.com,
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com;mcapone@gbclawgroup.com
Marc C Capone on behalf of Debtor Karl G. Spicer 5325@notices.nextchapterbk.com,
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com;mcapone@gbclawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa S DiCerbo on behalf of Creditor LakeView Loan Servicing, LLC nj-ecfmail@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Robert Davidow on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9